Certificate Number: 16339-PAM-DE-034577446

Bankruptcy Case Number: 20-01383



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 18, 2020, at 8:47 o'clock PM EDT, Michael Schneider completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 18, 2020 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>